

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

LARRY D SHAFFER
CAROL S. SHAFFER
Debtor(s)

Case No. 20-70128JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/09/2020.
- 2) The plan was confirmed on 06/24/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/01/2020, 12/06/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/03/2023.
- 6) Number of months from filing or conversion to last payment: 37.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,962.00.
- 10) Amount of unsecured claims discharged without full payment: \$80,591.57.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$79,025.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$79,025.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,250.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,670.97
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,920.97**

Attorney fees paid and disclosed by debtor: \$750.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACAR LEASING LTD D/B/A GM FINAN	Priority	22,480.00	22,480.08	17,992.55	17,992.55	0.00
ACAR LEASING LTD D/B/A GM FINAN	Priority	NA	0.00	1,605.72	1,605.72	0.00
BANK OF THE WEST	Unsecured	35,275.00	34,900.17	34,900.17	953.47	0.00
BMW BANK OF NORTH AMERICA**+	Unsecured	38,999.00	20,955.82	20,955.82	0.00	0.00
BMW BANK OF NORTH AMERICA**+	Secured	0.00	0.00	0.00	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	379.00	332.57	332.57	9.09	0.00
CBNA	Unsecured	179.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	515.00	436.88	436.88	11.94	0.00
CITIBANK NA**	Unsecured	1,455.00	1,455.61	1,455.61	39.77	0.00
COMENITY BANK	Unsecured	292.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	42.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	178.00	146.20	146.20	3.99	0.00
FIRST NATIONAL BANK OF OMAHA(^)	Unsecured	69.00	57.40	57.40	1.57	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	141,363.00	141,163.45	31,316.80	31,316.80	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	0.00	997.45	997.45	997.45	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	1,869.00	1,869.95	1,869.95	51.09	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	764.00	764.83	764.83	20.90	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	5,636.00	5,636.21	5,636.21	153.98	0.00
LVNV FUNDING LLC	Unsecured	169.00	162.15	162.15	4.43	0.00
PERITUS PORTFOLIO SERVICES*	Secured	32,368.00	32,389.93	18,349.48	18,349.48	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	532.00	415.62	415.62	11.35	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	80.00	175.33	175.33	4.79	0.00
RONDAJ WINNOCOUR TRUSTEE/CLE	Priority	NA	0.00	572.20	572.20	0.00
SOMERSET TRUST COMPANY	Unsecured	13,913.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	186.00	126.66	126.66	3.46	0.00

Summary of Disbursements to Creditors:	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$31,316.80	\$31,316.80	\$0.00
Mortgage Arrearage	\$997.45	\$997.45	\$0.00
Debt Secured by Vehicle	\$18,349.48	\$18,349.48	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$50,663.73	\$50,663.73	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$20,170.47	\$20,170.47	\$0.00
TOTAL PRIORITY:	\$20,170.47	\$20,170.47	\$0.00
GENERAL UNSECURED PAYMENTS:	\$67,435.40	\$1,269.83	\$0.00

Disbursements:

Expenses of Administration	\$6,920.97
Disbursements to Creditors	\$72,104.03

TOTAL DISBURSEMENTS : **\$79,025.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/14/2023

By:/s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.